



A UnitedHealthcare Company



Know your eligible & ineligible expenses

If you have a health savings account (HSA) or flexible spending account (FSA), you can use pre-tax dollars to cover eligible expenses. To help better understand what is and isn't eligible, we've developed a list of both. For a more detailed list of eligible and ineligible expenses, log in to umr.com.

Final determination of coverage is made at the time a claim is received and processed. If a conflict exists between the information provided to you and the terms of the plan, the terms of the plan will control.

Eligible expenses

This list is not meant to be all inclusive.

Dental services/procedures	Medical treatments/procedures	Medical equipment supplies and services	Midwife expenses
Dental services	Acupuncture	Abdominal/back supports	OB/GYN exams
Dental X-rays	Alcoholism <i>(inpatient treatment)</i>	Ambulance services	OB/GYN prepaid maternity fees <i>(reimbursable after date of birth)</i>
Dentures	Body scans	Arches/orthopedic shoes	Prenatal and postnatal Treatments
Exams/teeth cleaning	Brest reconstruction surgery following mastectomy	Contraceptive, prescribed	Practitioners
Extractions	Cancer Screening	Crutches	Allergist
Fillings	Drug addiction	Guide dog <i>(for visually/hearing impaired)</i>	Chiropractor
Gum treatment	Hearing exams	Hearing devices and batteries	Christian Science
Oral surgery	Hospital services	Mastectomy related bra	Dermatologist
Orthodontia/braces	Infertility	Medic alert bracelet or necklace	Homeopath
Lab exams/tests as part of medical care	In vitro fertilization	Oxygen equipment	Naturopath
Blood tests	Mastectomy	Prescribed medical and exercise equipment	Osteopath
X-rays	Norplant insertion or removal	Prosthesis	Physician
Cardiographs	Organ Transplants <i>(including organ donor)</i>	Splints/casts or support hose <i>(if medically necessary)</i>	Psychiatrist
Laboratory fees	Physical exam <i>(not employment related)</i>	Syringes	
Metabolism tests	Physical therapy	Transportation expenses <i>(mileage and parking)</i>	
Spinal fluid tests	Reconstructive surgery <i>(if medically necessary due to congenital defect or accident)</i>	Wheelchair	
Urine/stool analyses	Speech therapy	Medication	
Vision services	Sterilization	Insulin	
Eye examinations	Vaccinations/immunizations	Prescribed birth control & vitamins	
Eyeglasses	Vasectomy and vasectomy reversal	Prescription drugs	
Contact lenses	Well baby care	Obstetric services	
Laser eye surgeries		Lamaze class	
Artificial eyes			
Prescription sunglasses			
Radial keratotomy/LASIK			

Over-the-counter eligible expenses

Eligible products include over-the-counter (OTC) products that are for medical care and primarily for a medical purpose. They include products, such as OTC medicines or drugs with or without a prescription that diagnose, alleviate or treat existing or imminent injuries, illnesses or medical conditions, or used for the prevention of disease.

Allergy and sinus medications	Laxatives	Anti-fungal medications	Acetaminophen
Antihistamines	Lactose intolerance medications	Hemorrhoid treatments and medications	Ibuprofen
Asthma flow meters and nebulizers	Eyecare and vision	Homeopathic medicines	Menstrual cycle and migraine medications
Asthma medicines/treatments/medicine delivery devices	Contact lens solution	Incontinence supplies	Muscle and joint pain relief creams and balms
Nasal spray and strips	Eye drops	Lice and scabies treatments	Heating pads
Baby care	Reading glasses	Menstrual products and pain relief	Personal Protective Equipment (PPE) for COVID-19
Breast pumps	Braille books and magazines	Tampons	Hand sanitizer
Breastfeeding class	First aid products	Pads	Anti-bacterial wipes
Diaper rash ointment and creams	Antibiotics	Liners	Face Masks
Thermometers	Analgesics and ointments	Cups	Pregnancy products
Pediatric electrolyte solutions	Antiseptic sprays and washes	Sponges	Ovulation monitor
Cough, cold and flu medications	Bug bites and anti-itch medications	Disposable or non-disposable underwear for menstruation, or other similar products	Pregnancy testing kits
Syrups	Bandages	Nausea and motion sickness medications	Prenatal vitamins
Capsules	Gauze pads and elastic bandages	Health monitors and medical equipment	Smoking cessation products
Rubs	Rubbing alcohol	Blood pressure and heart rate monitors	Nicotine patches
Drops	Wart removal products	Breathalyzer	Gum and lozenges
Condoms and contraceptive devices	Supports and braces	Crutches	Inhalers
Diabetes care/accessories	First aid kits	Medical bracelets	Toothache and teething pain relievers
Blood test strips	Wound care products	Cholesterol test and kits	
Glucose tester	Tape and gloves	Pain and fever reducers	
Glucose food	Foot care	Aspirin	
Monitors and kits	Cushions		
Digestive aids	Pads		
Antacids	Creams		

Potentially eligible services

Expenses that could be considered dual purpose (having both medical and personal benefits) may need a medical practitioner's note explaining the diagnosis and treatment action that is needed for this specific medical condition. This list is not meant to be all inclusive.

Acne preparations	Learning disability (<i>special school/teacher</i>)
Counseling	Weight loss programs (<i>as prescribed by your doctor</i>)
Hospital beds	Wigs (<i>hair loss due to disease</i>)
Infant formula	Weight loss drugs to treat a specific medical condition
Lead paint removal (<i>if not capital expense and incurred for a child poisoned</i>)	
Tuition fee at special school for disabled child	

Ineligible expenses

Expenses to promote general health are not eligible expenses unless prescribed by a physician for a specific medical ailment. This list is not meant to be all-inclusive.

Babysitting and childcare	Maternity clothes
Cosmetic surgery/procedures	Personal care items
Contact lens or eyeglass insurance	Personal trainers or exercise equipment
Dancing/exercise fitness programs	Vitamins or nutritional supplements
Diaper service	Swimming lessons
Electrolysis	Teeth whitening/bleaching
Hair loss medication	Traditional group or individual health care premiums
Hair transplant	
Insurance premiums	
Marriage counseling	